



AL HABBAl Contracting L.L.C

Date: 16th May 2016
Ref# AHC/FCA/062/16

CIRCULAR

Attention : All Staff

Subject : Personal Loans Terms and Conditions.

With reference to the above mentioned subject, please find bellow the terms & conditions for applying to personal loans: -

1. Period of applicant duty in the company shall not be less than (3) three years	١. الا تقل مدة العمل بالشركة عن (٣) سنوات .
2. Request for loan shall be for essential reasons with supporting documents.	٢. أن يكون طلب القرض لأسباب ضرورية ومدعمة بمستندات.
3. Request for new loan will not be approved unless passing the period of 2 years from settlement of last loan.	٣. لايجوز طلب قرض جديد في حالة لم تنقضي مدة (٢) سنوات عن تسديد اخر قرض.
4. In any event whatsoever, the value of the loan shall not exceed the amount of (3) three months of the basic salary or End service gratuity, whichever is less.	٤. لايجوز في أي حالة من الأحوال أن تزيد قيمة القرض عن قيمة (٣) شهور من الراتب الاساسي أو قيمة نهاية الخدمة أيهما أقل.
5. The period of loan settlement shall not be more than (12) months.	٥. لاتزيد مدة سداد القرض عن (١٢) شهر.
6. Loan applicant shall comply with the conditions of obligations and competency during the work as well as the good conduct.	٦. لابد أن يستوفي طالب القرض (شروط الالتزام والكفاءة في العمل و كذلك حسن السير والسلوك)
7. The priority of loan approval shall be to the seniority in company and the importance of the request reasons.	٧. أولوية الموافقة على القرض تكون بالأقدمية وأهمية أسباب الطلب.
8. In the event of having previous loan, the applicant should have settled in the specified period of time.	٨. في حالة وجود قرض سابق لابد أن يكون طالب القرض قد قام بالسداد في المدة المحددة له.
9. The company shall have the right to reject / accept (the loan request) in accordance to the condition and the requirements of the work.	٩. يحق للشركة الرفض أو القبول (القرض) وذلك حسب ظروف ومتطلبات العمل.
10. In case of loan approval, an undated security cheque with the same loan amount shall be deposited by loan receiver until full settlement of the loan.	١٠. في حالة الموافقة على القرض، يتم إيداع شيك ضمان بدون تاريخ من قبل مستلم القرض بما يعادل نفس قيمة القرض لحين سداد كامل القرض.

This is for your kind information and further action, to apply only if terms and conditions are applicable for yourself.

Thanks & Regards,
For **Al Habbai Contracting L.L.C**

Mohammad Abdul Hamid
Administration Manager



Al Habbai Contracting L.L.C



Salary Increment Request

Employee's Details:

Emp. Name

Sajid

Emp.Card No.

11213

Current Profession

Watch man

% Evaluation

:

Period as Current
ProfessionReason for Request
Increment

:

Working Under

:

☒ Company☐ Subcontractor (Group.....)

Remarks

Direct request from Gm

Recommended By:

Date:

Name/Signature

Administration Department

Joining Date

7/10/2004

Visa Expiry Date

:

Current Contract
Profession

:

Remarks

Admin. Manager Sign

:

Date :

Account Department

Last Increment Date

:

Last Increment Amount

:

Current Salary

:

36 / day

Remarks

:

Account. Sign

:

Date :

Management Approval

Approved Increment

:

2 Dhs/day

Salary After Increment

:

38 / Day

Date of Applying the
New Salary

:

March-2017

Remarks

:

Operations ManagerGeneral Manager